

We claim:

1. A system for providing financial services to children, comprising a server, a computing device arranged to generate documents for display over an open network, communications links to financial service providers, and a data storage device, the data storage arrangement including storage areas in which are stored personal information including an age of an account holder and account information, an age-appropriate integrated financial services account statement template, and multimedia files, the server being arranged such that, upon log-in by a user, the computing device:

- a. retrieves said personal information from said data storage arrangement,
- b. based on said age of the account holder, retrieves said age-appropriate integrated financial services account statement template from said data storage arrangement,
- c. retrieves current account information from at least one of said financial service providers based on said account information,
- d. assembles an age-appropriate integrated financial services account statement by inserting at least some of said personal

information and said current account status
information into said template,

wherein said age-appropriate integrated financial
services account statement includes images which, when
selected by the user, causes one of said multimedia files
to be retrieved from said data storage arrangement, and

wherein when the user selects one of said images,
said one of said multimedia files is retrieved and
downloaded to the user over said open network by said
server.

2. A system as claimed in claim 1, wherein said
multimedia files include promotional information
supplied by a company listed on the age-appropriate
integrated financial services account statement.
3. A system as claimed in claim 2, wherein said age-
appropriate integrated financial services account
statement further includes images associated with a
product offered by the company, and wherein user
selection of one of said images associated with the
product causes a multimedia file including
information on said product to be downloaded to the
user.

4. A system as claimed in claim 1, wherein the computing device is further arranged, upon sign-in by the user as a gift giver, to query the giver as to the identity of a child recipient, display a financial product selection page, contact a financial services provider upon selection and purchase of a product by the gift giver, and payment by the gift giver using any of a variety of payment options, update the child's account, and provide a gift card to the recipient of the gift.
5. A system as claimed in claim 4, wherein the gift card includes information on the gift, and a link to one of said multimedia files.
6. A system as claimed in claim 4, further comprising a gift registry database, wherein said financial product selection page lists items retrieved from said gift registry database.
7. A system as claimed in claim 1, wherein said personal information further includes information on an organization, and wherein said account information concerns an account held by said organization.

8. A method for providing financial services to children, comprising the steps of, following log-in by a user seeking information on assets held by a child or to give a gift to the child:
 - a. retrieving information about the child from a personal information data storage area, said information including an age of the child,
 - b. based on the retrieved age of the child, retrieving an age-appropriate integrated financial services account statement template from an account statement template data storage area, the account statement including links to multimedia files stored in a company information database,
 - c. retrieving current account status information from at least one financial services provider based on account information retrieved from the data storage area,
 - d. inserting the retrieved personal information and current account status information into the account statement template to form an age-appropriate integrated financial services account statement,
 - e. transmitting the age-appropriate integrated financial services account statement for viewing by the user, and

f. upon selection of a link to one of the multimedia files stored in the company information database, retrieving the multimedia file and transmitting it to the user for playback.

9. A method as claimed in claim 8, wherein said multimedia files include promotional information supplied by a company associated with an asset listed on the age-appropriate integrated financial services account statement.

10. A method as claimed in claim 9, wherein said age-appropriate integrated financial services account statement further includes images associated with a product offered by the company, and wherein user selection of one of said images associated with the product causes a multimedia file including information on said product to be downloaded to the user.

11. A method as claimed in claim 8, further comprising the steps of, upon sign-in of the user as a gift giver:

a. querying the giver as to the identity of the child,

- b. displaying a financial product selection page,
- c. upon selection and purchase of a product by the gift giver, and payment by the gift giver using any of a variety of payment options, contacting the appropriate financial services provider, and
- d. updating the child's account.

12. A method as claimed in claim 11, further comprising the step of providing a gift card to the child, said gift card including information concerning the gift and a link to one of said multimedia files.

13. A method as claimed in claim 11, wherein said financial product selection page lists items retrieved from said gift registry database.

14. A method as claimed in claim 8, further comprising the step of providing a personal information page to which said user may add personal information.

15. A method as claimed in claim 14, further comprising the step of collecting said personal information and providing data derived from said personal information to companies interested in said data.

16. A method as claimed in claim 8, wherein said personal information further includes information on an organization, and wherein said account information concerns an account held by said organization.
17. An age-appropriate integrated financial services account statement assembled by retrieving information concerning an age of a child upon sign-in by a user at a website, using said information concerning an age of the user to retrieve an age-appropriate statement template, adding account information to the template, and displaying the template on a webpage, wherein the template includes a plurality of images displayed on the at least one page, said images linking said page to multimedia files concerning said asset.
18. An age-appropriate integrated financial services account statement as claimed in claim 17, wherein said images include representations of company logos and representations of company products, wherein when a user selects one of said company logo representations, a multimedia file providing information about the company is opened, and wherein when a user selects one of said product

representations, a promotion for the product is displayed.

19. An age-appropriate integrated financial services account statement as claimed in claim 17, wherein items on said statement are listed by industry sector.
20. An age-appropriate integrated financial services account statement as claimed in claim 17, wherein personal information included on said statement includes information selected from the group consisting of favorite color, sport, character, band, charity, hobby, pastime, and animal.
21. A gift registry, comprising a list of financial products including securities available for purchase in small lots to be added to an account of a recipient of the gift.